

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <u>Holly A. Hartswick</u>        | Social Security number or ITIN | <b>xxx-xx-2458</b> |
|  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| Debtor 2   |                                  | Social Security number or ITIN | _____              |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b> |                                  |                                |                    |
| Case number: <b>16-24210-GLT</b>                                       |                                  |                                |                    |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Holly A. Hartswick  
fka Holly A. Sallese

6/19/20

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Holly A. Hartswick  
DebtorCase No. 16-24210-GLT  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: agro  
Form ID: 3180WPage 1 of 1  
Total Noticed: 11

Date Rcvd: Jun 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.

db +Holly A. Hartswick, 256 State Street, Baden, PA 15005-1944  
 cr +Nationstar Mortgage LLC as servicer for The Bank o, 8950 Cypress Waters Blvd,  
 Coppell, TX 75019-4620  
 cr +THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW, Aldridge Pite, LLP,  
 Attn: Jamie D. Hanawalt, 4375 Jutland Drive, Suite 200, P.O. Box 17933,  
 San Diego, CA 92177-7921  
 14329690 HERITAGE VALLEY BEAVER, PO BOX 536371, Pittsburgh, PA 15253-5905  
 14329691 NATIONSTAR, PO BOX 6056, City of Industry, CA 91716-0516  
 14320669 +NATIONSTAR MORTGAGE, C/O MILSTEAD & ASSOC, 1 E. STOW ROAD, Marlton, NJ 08053-3118  
 14320670 +NATIONSTAR MORTGAGE, PO BOX 60516, City of Industry, CA 91716-0516  
 14348813 +THE BANK OF NEW YORK MELLON, Nationstar Mortgage, LLC, PO Box 619096,  
 Dallas TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 20 2020 03:51:25 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14409302 +E-mail/Text: kburkley@bernsteinlaw.com Jun 20 2020 03:52:09 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 14329694 +EDI: IIC9.COM Jun 20 2020 07:23:00 SEWICKLEY VET HOSPITAL, c/o IC SYSTEMS COLLECTIONS,  
 PO BOX 64378, Saint Paul, MN 55164-0378

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 14329693\* +NATIONSTAR MORTGAGE, PO BOX 60516, City of Industry, CA 91716-0516  
 14329692\* +NATIONSTAR MORTGAGE, C/O MILSTEAD & ASSOC, 1 E. STOW ROAD, Marlton, NJ 08053-3118  
 TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 21, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK  
 as Trustee for Nationstar Home Equity Loan Trust 2007-C bkgroup@kmlawgroup.com  
 Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC as servicer for The Bank of  
 New York Mellon f/k/a the Bank of New York as Trustee for Nationstar Home Equity Loan Trust  
 2007-C pabk@logs.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
 Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
 ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
 Russell A. Burdelski on behalf of Debtor Holly A. Hartswick atyrusb@choiceonemail.com  
 Sindi Mncina on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as  
 Trustee for Nationstar Home Equity Loan Trust 2007-C smncina@rascrane.com

TOTAL: 7